

ATTORNEY DOCKET NO. Credit-System/SCH
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L. Spruill

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Scott C. Harris Art Unit: 2876
Serial No.: 09/690,074 Examiner: K. D. Nguyen
Filed : October 16, 2000
Title : INTELLIGENT CREDIT CARD SYSTEM

Assistant Commissioner for Patents
P.O. Box 2327
Arlington, VA 22202

AMENDMENT

In response to the official action dated October 6, 2000, paper No. 3, kindly
amend the above-referenced application as follows:

In the Specification

Please amend the specification as follows:

Page 3, beginning at line 11 replace the following paragraph:

Figure 4B shows an alternative in which the card has its contacts [hear] near the
edge; rather than on the edge; and Figure 5B shows a reader for this card;

Page 7, beginning at line 1 replace the following paragraph:

CERTIFICATE OF FAX TRANSMISSION

I hereby certify that this correspondence and all marked
attachments are being facsimile transmitted to the Patent and
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